

UNITED STATES BANKRUPTCY COURT
DISTRICT OF UTAH

In re: **Deborah Lu Phipps**

Debtor(s).

Case No. **15-27452**

Chapter **13**

Trustee: **Jenkins**

AMENDMENT DECLARATION

Please circle or underline amended material when appropriate.

1. PETITION REOPENING: Yes No CONVERSION(13 to 7) Yes No

When changing debtor's address, please file separate change of address form.

When amending, please submit the changes/additions only!

2. SCHEDULES: A B C D E F G H I J **X**

Are you changing the address, amounts, etc., or adding a creditor?

Changing Adding (\$30.00 amendment fee required for D, E, & F; OR IFP Waiver)

3. AMENDED AMOUNTS/TOTALS OF SCHEDULES: _____

4. STATEMENT OF AFFAIRS: _____

5. AMENDED CHAPTER 13 PLAN: _____

If you have amended schedules D, E, F by adding a creditor, you owe \$30.00 amendment fee. Fee attached _____

If schedules D, E, F were amended but no creditors added or adding a listed creditor's attorney, no fee necessary.

No fee attached _____

Reason no fee is attached _____

It is the debtor's responsibility to notify additional creditors by sending a 341 notice and/or Discharge Order to the creditors added to the schedules/matrix.

A certificate of mailing to creditors should be filed with the Clerk's office (see below).

I declare under penalty of perjury that the information provided in this attached amendment is true and correct.

/s/ Deborah Lu Phipps

May 19, 2016

Deborah Lu Phipps

Date

Debtor

U.S. Trustee's Office and Trustee in the case supplied copies of amendment(s)? Yes No

/s/ Jory L. Trease, Bar No.

Jory L. Trease, Bar No. 4929

ATTORNEY FOR DEBTOR(S)

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing was mailed, postage prepaid, to creditors of this estate as follows (please mark the appropriate lines(s)):

_____ 341 Notice to creditors added by this amendment.

_____ Discharge Notice to creditors added by this amendment.

_____ Amended Chapter 13 Plan to all creditors.

Fill in this information to identify your case:

Debtor 1 Deborah Lu Phipps

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF UTAH

Case number 15-27452
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 518.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 50.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Deborah Lu Phipps**

Case number (if known) **15-27452**

6. Utilities:		
6a. Electricity, heat, natural gas	6a. \$	90.00
6b. Water, sewer, garbage collection	6b. \$	25.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	100.00
6d. Other. Specify: _____	6d. \$	0.00
7. Food and housekeeping supplies	7. \$	260.00
8. Childcare and children's education costs	8. \$	0.00
9. Clothing, laundry, and dry cleaning	9. \$	30.00
10. Personal care products and services	10. \$	26.00
11. Medical and dental expenses	11. \$	60.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	200.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	30.00
14. Charitable contributions and religious donations	14. \$	0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	0.00
15b. Health insurance	15b. \$	340.00
15c. Vehicle insurance	15c. \$	58.00
15d. Other insurance. Specify: _____	15d. \$	0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$	0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$	0.00
17b. Car payments for Vehicle 2	17b. \$	0.00
17c. Other. Specify: _____	17c. \$	0.00
17d. Other. Specify: _____	17d. \$	0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).	18. \$	0.00
19. Other payments you make to support others who do not live with you. Specify: _____	19. \$	0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$	0.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00
21. Other: Specify: Pro Com Security	21. +\$	35.00
Lifelock	+\$	8.00
Netflix	+\$	9.00
Itunes Cloud	+\$	3.00
22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.	22. \$	1,842.00
23. Calculate your monthly net income.		
23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I.	23a. \$	1,915.00
23b. Copy your monthly expenses from line 22 above.	23b. -\$	1,842.00
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	73.00
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.		
Explain: _____		